

March 31, 2018

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.92%	0.97%	0.87%	1.23%	1.18%	1.20%	1.47%	1.44%	1.10%	1.45%	1.34%
Loan Yield	4.90%	7.52%	5.78%	5.64%	5.25%	4.93%	5.31%	4.98%	6.18%	3.34%	4.44%
Net Loan Yield After NCOs	5.06%	6.77%	5.50%	4.95%	4.89%	4.39%	4.76%	4.12%	4.84%	2.75%	3.74%
Asset Yield	3.38%	4.28%	3.50%	2.87%	3.02%	3.18%	3.76%	3.69%	3.84%	2.68%	3.22%
Cost of Funds	-0.43%	-0.37%	-0.35%	-0.40%	-0.23%	-0.28%	-0.41%	-0.46%	-0.50%	-0.43%	-0.42%
Gross Spread	2.95%	3.91%	3.16%	2.46%	2.78%	2.90%	3.35%	3.24%	3.33%	2.25%	2.80%
Provision Expense	0.48%	-0.41%	-0.19%	-0.26%	-0.17%	-0.22%	-0.26%	-0.49%	-0.61%	-0.44%	-0.41%
Net Spread after Provision Expense	3.43%	3.49%	2.97%	2.20%	2.62%	2.68%	3.09%	2.75%	2.72%	1.81%	2.39%
Total Non-Interest Income	0.10%	1.10%	0.80%	0.76%	1.21%	1.21%	1.86%	2.45%	2.64%	1.03%	1.61%
Total Non-Interest Expense	-2.71%	-4.63%	-3.73%	-3.78%	-3.48%	-3.27%	-3.91%	-4.44%	-4.54%	-2.43%	-3.42%
Net Operating Expense	-2.61%	-3.53%	-2.92%	-3.01%	-2.27%	-2.06%	-2.05%	-1.99%	-1.90%	-1.40%	-1.81%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.82%	-0.03%	0.04%	-0.81%	0.34%	0.62%	1.04%	0.76%	0.83%	0.41%	0.58%
Net Charge-Offs	0.10%	-0.38%	-0.15%	-0.26%	-0.17%	-0.30%	-0.35%	-0.58%	-0.75%	-0.41%	-0.45%
ROA (with Net Charge-offs)	0.43%	0.00%	0.08%	-0.81%	0.34%	0.54%	0.96%	0.67%	0.70%	0.44%	0.54%
ROA with Provision for LL - W/O NCUSIF Expense	0.82%	-0.03%	0.04%	-0.81%	0.34%	0.62%	1.04%	0.76%	0.83%	0.41%	0.58%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.43%	0.00%	0.08%	-0.81%	0.34%	0.55%	0.96%	0.67%	0.70%	0.44%	0.54%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.50%	-2.36%	-1.53%	-1.90%	-1.59%	-1.55%	-1.94%	-2.28%	-2.40%	-1.21%	-1.72%
Travel and Conference Expense	0.00%	-0.01%	0.00%	-0.02%	-0.03%	-0.01%	-0.04%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.24%	-0.23%	-0.21%	-0.18%	-0.22%	-0.20%	-0.24%	-0.29%	-0.37%	-0.19%	-0.24%
Office Operations Expense	-0.77%	-1.31%	-1.18%	-0.77%	-0.82%	-0.67%	-0.73%	-0.82%	-0.74%	-0.50%	-0.66%
Educational and Promotional Expense	0.00%	-0.02%	-0.04%	-0.08%	-0.09%	-0.10%	-0.10%	-0.16%	-0.07%	-0.07%	-0.09%
Loan Servicing Expense	0.00%	-0.09%	-0.17%	-0.11%	-0.13%	-0.20%	-0.26%	-0.35%	-0.61%	-0.19%	-0.27%
Professional and Outside Services	-0.10%	-0.46%	-0.38%	-0.59%	-0.48%	-0.45%	-0.45%	-0.41%	-0.20%	-0.06%	-0.26%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.01%	-0.06%	-0.03%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.10%	-0.14%	-0.14%	-0.09%	-0.11%	-0.06%	-0.13%	-0.09%	-0.10%	-0.18%	-0.13%
Total Non-Interest Expense	-2.71%	-4.63%	-3.73%	-3.78%	-3.48%	-3.27%	-3.91%	-4.44%	-4.54%	-2.43%	-3.42%
Other Performance Ratios											
Earning Asset Yield	3.85%	4.27%	3.78%	2.91%	3.28%	3.40%	3.83%	3.99%	4.11%	3.64%	3.74%
Average Cost of Funds	-0.56%	-0.41%	-0.40%	-0.49%	-0.28%	-0.32%	-0.45%	-0.51%	-0.54%	-0.60%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	0.87	1.16	0.57	0.54	0.52	0.44	0.39	0.44	0.41	0.25	0.36
Compensation & Benefits / FTE Emp.	\$31,000	\$36,936	\$41,534	\$70,576	\$51,035	\$52,211	\$61,434	\$60,663	\$80,593	\$70,495	\$64,467
Compensation & Benefits / \$million Lns. & S.D.s	\$24,288	\$43,524	\$22,963	\$39,270	\$25,815	\$22,635	\$25,035	\$27,059	\$32,952	\$13,832	\$21,443
Operating Expense / Loans & Share Drafts	-4.39%	-8.52%	-5.59%	-7.81%	-5.65%	-4.79%	-5.04%	-5.28%	-6.23%	-2.77%	-4.27%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.16%	2.03%	1.21%	1.58%	1.97%	1.77%	2.40%	2.91%	3.62%	1.17%	2.01%
Net Operating Expense / Loans & Share Drafts	-4.23%	-6.50%	-4.38%	-6.23%	-3.69%	-3.02%	-2.64%	-2.37%	-2.61%	-1.60%	-2.26%
Operating Expense / Operating Revenue	90.28%	92.91%	94.56%	115.19%	87.86%	80.88%	76.83%	79.72%	77.86%	77.16%	79.51%
Total Fixed Assets / Shares & Equity	0.04%	0.34%	0.64%	1.38%	2.13%	2.20%	2.87%	4.29%	4.28%	2.13%	2.95%
Net Loans to Total Shares and Deposits	71.4%	57.4%	61.2%	47.2%	55.4%	62.9%	70.2%	78.3%	61.8%	79.2%	72.0%
Members / FTE Employee	634.00	425.74	478.11	502.94	368.66	417.38	344.71	322.06	349.34	469.05	384.90

March 31, 2018

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.1%	1.3%	1.4%	1.1%	1.4%	1.2%	1.0%	1.5%	1.2%	0.6%	1.0%
Total Investments	36.1%	46.8%	41.8%	58.5%	48.3%	40.8%	32.6%	24.4%	36.8%	24.5%	30.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.5%	0.6%	1.5%	1.7%	2.7%	1.8%	4.5%	3.7%	2.8%
All Other Unsecured Loans/Lines of Credit	12.9%	7.4%	6.0%	3.6%	3.0%	2.2%	2.0%	2.7%	2.2%	1.9%	2.3%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.7%	0.0%	0.5%	0.1%	0.6%	0.3%	0.2%	0.6%	0.4%
New Vehicle Loans	16.3%	14.9%	10.3%	6.6%	5.0%	11.2%	6.6%	9.0%	5.6%	13.9%	9.8%
Used Vehicle Loans	33.5%	27.7%	30.1%	18.0%	19.0%	21.8%	19.6%	27.7%	19.4%	23.9%	23.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.6%	5.6%	10.1%	11.4%	21.5%	15.9%	18.6%	20.8%	17.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.3%	5.7%	3.4%	7.0%	5.7%	7.9%	9.3%	4.3%	5.3%	6.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases	62.7%	50.3%	54.9%	37.9%	46.1%	54.1%	61.2%	66.7%	54.9%	70.1%	62.6%
Less: Allowance for Loan & Lease Losses	-0.5%	-0.4%	-0.3%	-0.2%	-0.3%	-0.4%	-0.4%	-0.7%	-0.7%	-0.6%	-0.6%
Net Loans and Leases	62.2%	49.9%	54.6%	37.7%	45.8%	53.7%	60.8%	66.0%	54.2%	69.5%	62.1%
Total Other Assets	1.6%	1.9%	2.1%	2.6%	4.5%	4.4%	5.6%	8.1%	7.7%	5.4%	6.0%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.1%	0.8%	7.7%	7.4%	4.1%	2.1%	3.8%	3.4%	2.8%	3.5%
Share Drafts	0.1%	3.6%	13.0%	10.8%	15.3%	14.5%	16.2%	17.9%	17.9%	19.8%	17.6%
Regular Shares	83.2%	75.4%	59.2%	60.5%	44.9%	50.2%	39.4%	29.0%	30.2%	18.9%	31.0%
Money Market Shares	0.0%	1.4%	3.1%	0.8%	11.2%	7.0%	9.0%	17.3%	20.5%	28.9%	18.7%
Share Certificates	4.5%	3.7%	12.6%	5.8%	8.5%	6.8%	13.3%	14.8%	13.4%	12.9%	12.5%
IRA/KEOGH Accounts	0.0%	1.2%	0.6%	2.3%	3.2%	5.6%	7.6%	4.4%	6.8%	7.7%	6.2%
All Other Shares	0.0%	0.1%	0.2%	0.1%	0.0%	1.9%	1.6%	0.2%	0.1%	0.3%	0.5%
Non-Member Deposits	0.0%	2.2%	1.1%	0.0%	0.0%	0.0%	0.1%	1.7%	0.0%	0.0%	0.4%
Total Shares and Deposits	87.7%	87.7%	89.8%	80.5%	83.2%	86.0%	87.1%	85.2%	88.8%	88.6%	86.9%
Total Equity	12.3%	12.2%	9.4%	11.8%	9.4%	9.9%	10.8%	11.1%	7.8%	8.6%	9.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	12.3%	12.2%	9.4%	11.9%	9.8%	10.1%	11.4%	11.4%	8.9%	9.1%	10.1%
Total Equity + Allow. for Loan Loss	12.7%	12.6%	9.7%	12.1%	9.7%	10.3%	11.2%	11.7%	8.4%	9.2%	10.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-91.6%	37.2%	-40.7%	16.8%	-11.2%	2.2%	67.7%	49.7%	51.1%	-149.2%	-37.6%
Total Loans and Leases	-74.5%	14.1%	-23.8%	16.5%	-31.1%	-19.8%	26.3%	4.9%	1.6%	-141.5%	-67.6%
TOTAL ASSETS	-80.0%	25.4%	-32.7%	17.9%	-20.9%	-11.1%	38.9%	14.6%	15.2%	-145.6%	-59.5%
Total Liabilities	-300.0%	492.3%	-7.3%	2.9%	12.0%	-23.1%	8.0%	-25.8%	17.3%	-224.5%	-108.1%
Total Shares and Deposits	-81.2%	26.4%	-30.8%	21.3%	-23.1%	-5.7%	38.8%	18.1%	15.5%	-137.0%	-54.4%
Equity Capital	-69.6%	17.3%	-51.8%	5.6%	-25.8%	-48.3%	46.0%	3.1%	10.6%	-185.7%	-82.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-80.0%	25.4%	-32.7%	17.9%	-20.9%	-11.1%	38.9%	14.6%	15.2%	-145.6%	-59.5%

March 31, 2018

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.24%	1.44%	1.10%	0.94%	0.51%	0.57%	0.73%	0.77%	1.04%	0.55%	0.70%
Delinquent Loans / Total Capital	6.1%	5.7%	6.2%	3.0%	2.4%	3.0%	4.0%	4.4%	6.8%	4.2%	4.3%
Delinquent Loans + OREO / Net Loans + OREO	1.2%	1.5%	1.2%	1.0%	0.5%	0.6%	0.8%	0.9%	1.2%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	52.6%	56.4%	34.0%	26.6%	29.8%	25.5%	38.7%	19.7%	36.8%	29.4%	29.4%
Allowance for Loan Losses/Net Loans	0.74%	0.80%	0.61%	0.64%	0.61%	0.69%	0.73%	1.00%	1.23%	0.88%	0.89%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$10	\$29	\$41	\$57	\$149	\$399	\$1,117	\$2,672	\$5,675	\$327
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$12	\$10	\$18	\$39	\$194	\$214	\$1,296	\$1,627	\$102
Loans 12 months and over Delinquent (\$000s)	\$0	\$6	\$3	\$5	\$6	\$12	\$58	\$59	\$261	\$738	\$33
Total Delinquent Loans (\$000s)	\$7	\$23	\$44	\$56	\$81	\$201	\$650	\$1,390	\$4,229	\$8,040	\$462
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.50%	0.05%	0.29%	0.33%	0.39%	0.36%	0.67%	0.60%	0.49%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.42%	0.00%	1.58%	0.85%	0.47%	0.51%	2.09%	1.04%	0.93%
New Vehicle Loans	0.00%	0.73%	0.28%	0.40%	0.15%	0.31%	0.43%	0.78%	0.61%	0.50%	0.53%
Used Vehicle Loans	1.83%	1.26%	0.69%	1.16%	0.55%	0.77%	0.84%	0.95%	1.34%	0.61%	0.83%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.49%	0.28%	0.70%	0.29%	0.38%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.43%	0.31%	0.44%	0.18%	0.72%	0.00%	0.56%	0.49%
Other RE Fixed	0.00%	0.00%	0.00%	0.12%	0.61%	0.01%	1.76%	1.52%	0.41%	0.44%	0.84%
Other RE Adj	0.00%	0.00%	0.00%	0.74%	0.50%	0.41%	0.14%	0.10%	0.07%	0.30%	0.21%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	1.87%	0.17%	0.87%	2.13%	1.09%	1.05%	0.71%	0.97%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.66%	0.24%	0.21%	0.35%	0.46%	0.67%	0.36%	0.41%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	-0.16%	0.75%	0.28%	0.69%	0.36%	0.54%	0.56%	0.85%	1.34%	0.59%	0.70%
Recoveries / Charge-Offs	0.00%	23.91%	26.92%	9.73%	23.36%	14.50%	19.03%	21.96%	25.94%	8.08%	17.40%
Expected Charge-Offs / Net Loans	0.37%	0.81%	0.35%	0.43%	0.23%	0.30%	1.10%	0.35%	0.44%	0.22%	0.39%
Provision for Loan Losses/Net Charge-Offs	500.0%	108.6%	123.7%	99.1%	100.0%	74.3%	75.7%	84.1%	81.8%	107.3%	91.6%
Prov. for Loan Losses/Expected Charge-Offs	-211.6%	100.7%	101.7%	160.5%	160.2%	136.8%	38.4%	208.3%	250.8%	291.9%	166.9%
Bankruptcies / Net Loans	0.00%	0.62%	0.15%	0.75%	0.41%	0.62%	3.45%	0.71%	0.53%	0.33%	0.85%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$15	\$16	\$45	\$78	\$229	\$597	\$1,958	\$7,302	\$11,832	\$623
Total Amount of Recoveries (\$000s)	\$1	\$4	\$4	\$4	\$18	\$33	\$114	\$430	\$1,894	\$956	\$108
Net Charge Offs (\$000s)	-\$1	\$12	\$12	\$40	\$60	\$195	\$484	\$1,528	\$5,408	\$10,876	\$515
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.21%	0.70%	0.69%	0.52%	0.92%	1.12%	1.34%	1.23%	1.11%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%	0.00%	0.00%	0.00%	-0.01%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.16%	0.35%	0.64%	0.65%	1.67%	0.69%	0.68%
Used Vehicle Loans	0.00%	0.55%	0.29%	0.81%	0.19%	0.84%	0.90%	1.07%	1.94%	0.87%	0.99%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.03%	0.01%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.14%	-0.01%	0.00%	0.00%	0.04%	0.19%	0.04%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	-39.25%	-5.42%	-3.92%	-0.39%	-0.44%	-0.40%	-0.29%	-0.03%	-0.26%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.01%	0.27%	0.40%	0.32%	0.43%	0.27%	0.31%
Number of Credit Unions in Each Peer Group:	8	12	13	23	18	14	12	10	2	2	114

March 31, 2018

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	3.24%	3.95%	40.48%	22.73%	21.23%	4.17%	0.88%	0.08%	0.00%	5.11%
Credit Unions - Deposits in and Loans to	3.65%	5.39%	0.00%	12.29%	6.08%	4.85%	1.73%	0.16%	0.00%	0.00%	1.45%
Total Investments in Corporate Credit Unions*	32.89%	50.82%	108.41%	55.46%	52.48%	37.37%	25.52%	11.60%	0.35%	1.37%	15.93%
Marketable Securities	0.00%	0.00%	9.03%	69.94%	126.16%	84.14%	118.59%	113.84%	187.15%	161.71%	132.69%
All Other Investments	136.54%	259.99%	291.40%	288.94%	267.42%	203.23%	103.75%	40.15%	87.83%	9.61%	81.46%
Total Investments	293.91%	382.70%	446.92%	492.19%	491.05%	402.58%	285.59%	213.69%	412.36%	270.70%	304.51%
Unsecured Loans	104.76%	60.42%	80.90%	35.68%	45.38%	38.25%	41.35%	39.44%	75.42%	61.47%	50.86%
Vehicle Loans	405.76%	347.89%	430.93%	206.65%	243.92%	325.46%	230.03%	322.07%	280.00%	416.22%	324.49%
New Vehicle Loans	133.00%	121.33%	109.58%	55.35%	50.49%	110.55%	57.97%	79.25%	62.36%	153.19%	97.05%
Used Vehicle Loans	272.76%	226.55%	321.35%	151.30%	193.43%	214.92%	172.06%	242.83%	217.64%	263.03%	227.45%
Total Real Estate	0.00%	2.76%	67.03%	75.82%	173.69%	168.79%	257.55%	220.64%	256.65%	288.02%	237.71%
1st Mortgage	0.00%	0.00%	5.88%	47.40%	102.43%	112.12%	188.19%	139.25%	208.77%	229.21%	173.53%
1st Mortgage Fxd	0.00%	0.00%	5.87%	25.45%	50.72%	58.61%	103.25%	81.97%	198.95%	168.34%	118.20%
1st Mortgage Adj	0.00%	0.00%	0.00%	21.94%	51.71%	53.51%	84.93%	57.28%	9.83%	60.88%	55.33%
2nd Mortgage	0.00%	2.76%	61.14%	28.42%	71.25%	56.67%	69.37%	81.39%	47.87%	58.80%	64.18%
Closed-End Fxd	0.00%	2.76%	25.65%	3.67%	13.22%	9.16%	9.19%	11.28%	7.53%	15.43%	11.54%
Closed-End Adj	0.00%	0.00%	0.00%	2.86%	8.29%	7.74%	7.52%	0.61%	0.00%	0.00%	2.48%
Open-End Adj	0.00%	0.00%	33.78%	21.84%	49.74%	36.17%	51.09%	69.33%	40.34%	42.11%	49.19%
Open-End Fxd	0.00%	0.00%	1.71%	0.06%	0.00%	3.60%	1.56%	0.16%	0.00%	1.27%	0.97%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	510.63%	411.09%	586.87%	319.05%	467.74%	533.84%	536.16%	584.70%	614.67%	773.32%	617.91%
Indirect Loans	0.00%	0.00%	2.91%	15.85%	20.15%	93.15%	71.19%	192.92%	251.35%	259.44%	174.99%
Percent of Vehicle Loans	0.00%	0.00%	0.67%	7.67%	8.26%	28.62%	30.95%	59.90%	89.77%	62.33%	53.93%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	20.66%	5.44%	8.91%	10.70%	2.93%	5.60%	1.26%	0.00%	3.61%
Total Mortgage Exposure**	0.00%	2.76%	67.03%	77.16%	222.52%	203.81%	337.41%	270.84%	332.14%	379.53%	304.59%
Total Real Estate	0.00%	2.76%	67.03%	75.82%	173.69%	168.79%	257.55%	220.64%	256.65%	288.02%	237.71%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.34%	48.84%	35.02%	79.86%	50.20%	75.49%	91.51%	66.88%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.34%	48.84%	34.85%	79.86%	50.12%	75.49%	91.51%	66.85%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.08%	0.00%	0.00%	0.03%



